

Table XI.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	4,024	4,099	3,634
Census division:			
New England	4,204	4,180	4,368
Middle Atlantic	4,258	4,209	4,647
East North Central	3,788	3,905	3,019
West North Central	3,782	3,899	3,243
South Atlantic	4,078	4,229	3,323
East South Central	4,023	3,977	4,229
West South Central	4,479	4,376	4,817
Mountain	4,250	4,327	3,851
Pacific	3,573	3,832	2,049

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	21.88	23.80	60.91
Census division:			
New England	86.32	97.92	79.28
Middle Atlantic	67.78	73.21	141.57
East North Central	55.65	60.46	134.00
West North Central	54.48	59.14	132.13
South Atlantic	50.24	59.01	55.43
East South Central	65.60	74.38	129.97
West South Central	73.52	73.86	176.93
Mountain	58.84	68.39	82.20
Pacific	54.62	62.13	42.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.